

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A computer implemented method for authorizing transactions against an account for a transaction occurring over an internet site, the computer implemented method comprising:

associating a transaction account with a set of communication devices; first communication device identification with a first communication device, wherein the communication device identification is associated with a first account holder;

storing the set of communication devices with a set of corresponding identification numbers in a database for the transaction account, wherein each communication device from the stored set of communication devices is adapted to transmit a physical location of the each communication device;

associating a home address with a given identification number for a single communication device, wherein the home address corresponds to the home address of a user on the transaction account, and wherein the single communication device is one of the stored set of communication devices;

receiving a transaction request for the transaction occurring on the internet site, wherein the transaction request comprises an account number associated with the transaction account;

obtaining a location of the single communication device;

comparing the location of the single communication device with the location of the home address; and

responsive to detecting a match between the location of the single communication device with the location of the home address, authorizing the transaction occurring over the internet site.

associating a second communication device identification with a second communication device, wherein the second communication device is associated with a second user different from the first account holder;

receiving a transaction comprising a request for authorization to charge an amount against the account using a card associated with the first account holder

receiving a request to change the first communication device identification to the second communication device identification corresponding to the second communication device;

in response to the second user making a transaction with the card over the phone or on an internet website belonging to a vendor supplying goods or services, transmitting a unique code entered by the first account holder to a central computer to authorize changing a second location to match a second location of the second communication device, wherein the second location is made to match the location of the first account holder; and

authorizing the transaction when the unique code is received.

2. (Currently Amended) The computer-implemented method of claim 1, wherein the comparing of the location of the single communication device with the location of the home address is performed by an account service provider further comprising:

responsive to receiving an instruction from the cardholder associated with the account, approving the transaction regardless of a location of the first communication device.

3. (Currently Amended) The computer-implemented method of claim 1, wherein the each communication device from the set of communication devices comprise a global positioning system device the unique code may be changed by the cardholder at random.

4. (Currently Amended) The computer-implemented method of claim 1 wherein the set of corresponding identification numbers comprise a telephone number associated with each communication device the request for authorization is received at a merchant location.

5. (Currently Amended) The computer-implemented method of claim 1, wherein the single communication device is a mobile phone further comprising validating the account.

6. (Currently Amended) The computer-implemented method of claim 1, further comprising:

determining whether the transaction is within a predefined credit limit.

7-20. (Canceled).

21. (New) The computer-implemented method of claim 1, wherein the transaction occurring on the internet site is for goods or services.

22. (New) The computer-implemented method of claim 1, wherein the user on the transaction account associated with the home address provides a unique code during the transaction.

23. (New) A data processing system for authorizing transactions against an account for a transaction occurring over an internet site, the data processing system comprising:

a bus;

a communications system connected to the bus;

a memory connected to the communications system;

a processing unit connected to the memory, wherein the processing unit executes a set of instructions to associate a transaction account with a set of communication devices; to store the set of communication devices with a set of corresponding identification numbers in a database for the transaction account, wherein each communication device from the stored set of communication devices is adapted to transmit a physical location of the each communication device; to associate a home address with a given identification number for a single communication device, wherein the home address corresponds to the home address of a user on the transaction account, and wherein the single communication device is one of the stored set of communication devices; to receive a transaction request for the transaction occurring on the internet site,

wherein the transaction request comprises an account number associated with the transaction account; to obtain a location of the single communication device; to compare the location of the single communication device with the location of the home address; and to authorize the transaction occurring over the internet site responsive to detecting a match between the location of the single communication device with the location of the home address.

24. (New) The data processing system of claim 23, wherein the comparing of the location of the single communication device with the location of the home address is performed by an account service provider.

25. (New) The data processing system of claim 23, wherein the each communication device from the set of communication devices comprise a global positioning system device.

26. (New) The data processing system of claim 23, wherein the set of corresponding identification numbers comprises a telephone number associated with each communication device.

27. (New) The data processing system of claim 23, wherein the single communication device is a mobile phone.

28. (New) The data processing system of claim 23, further comprising:
determining whether the transaction is within a predefined credit limit.

29. (New) A computer program product stored on a recordable type computer readable medium for a transaction occurring over an internet site, the computer program product comprising:

computer usable program code for associating a transaction account with a set of communication devices;

computer usable program code for storing the set of communication devices with a set of corresponding identification numbers in a database for the transaction account,

wherein each communication device from the stored set of communication devices is adapted to transmit a physical location of the each communication device;

computer usable program code for associating a home address with a given identification number for a single communication device, wherein the home address corresponds to the home address of a user on the transaction account, and wherein the single communication device is one of the stored set of communication devices;

computer usable program code for receiving a transaction request for the transaction occurring on the internet site, wherein the transaction request comprises an account number associated with the transaction account;

computer usable program code for obtaining a location of the single communication device;

computer usable program code for comparing the location of the single communication device with the location of the home address; and

computer usable program code for responsive to detecting a match between the location of the single communication device with the location of the home address, authorizing the transaction occurring over the internet site.

30. (New) The computer program product of claim 29, wherein the comparing of the location of the single communication device with the location of the home address is performed by an account service provider.

31. (New) The computer program product of claim 29, wherein the each communication device from the set of communication devices comprises a global positioning system device.

32. (New) The computer program product of claim 29, wherein the corresponding set of identification numbers comprises a telephone number associated with each communication device.

33. (New) The computer program product of claim 29, wherein the single communication device is a mobile phone.

34. (New) The computer program product of claim 29, further comprising:
determining whether the transaction is within a predefined credit limit.